



**Default Prevention: You Are The Key!**

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# ***DEBT MANAGEMENT & DEFAULT PREVENTION***

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# ***Why Do We Need Debt Management?***

- **Educate Borrowers**
- **Provide Consumer Information**
- **Reduce Default Rates**
- **Develop a Long-Term Relationship with Alumni**





# ***Counseling Philosophies***

## ■ **In-Person**

- **Group (Small vs. Large)**
- **One-on-One**

## ■ **Electronic**

- **Web**
- **PC-Based**





# ***Alternative Counseling Methods***

- **Web-Based Programs**
- **CD-ROM or PC-Based Software**
- **Videos**





# ***Resources for Entrance and Exit Interviews***

- **Lenders**
- **Servicers**
- **Financial Planners**



# ***Resources for Entrance or Exit Interviews***

- **Consumer Credit Counseling Services**
- **Professional Associations**
- **Graduated Borrowers**



# ***Default Prevention Efforts***

- **FFELP**
  - **Pre-Claims Assistance**
  
- **Perkins**
  
- **Alternative Loans**







# **Contact Us**

We appreciate your feedback and comments. We can be reached:

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